

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William S. Duffett Jr.**  
Debtor(s)

Bankruptcy Case No.: 18-24794-CMB  
Issued Per June 27, 2019 Proceeding  
Chapter: 13  
Docket No.: 64 - 10, 37  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 2, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,096 as of July 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at, in*. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Department of Revenue at Claim No. 4; Citizens Bank of Pennsylvania at Claim No. 6 and Claim No. 7; Township of North Fayette and West Allegheny School District at Claim No. 12 .
- H. Additional Terms: The secured claims of Ally Financial (Claim No. 2) and Santander Consumer USA (Claim No. 3) shall govern as to claim amount, to be paid at the modified plan terms.

**(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

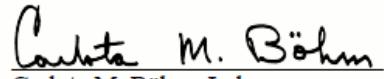
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: July 8, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William S. Duffett, Jr.  
 Debtor

Case No. 18-24794-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +William S. Duffett, Jr., 410 Farmcrest Drive, Oakdale, PA 15071-9396  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 cr +Township of North Fayette/West Allegheny School Di, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14978393 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14964795 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 14964796 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 14964799 Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111  
 14964806 +North Fayette Township, c/o Thomas Falcioni, Tax Collector, 400 North Branch Road, Oakdale, PA 15071-3646  
 15061014 +PNC Bank, Mortgage Servicing Mailstop P5-PCLC-01-I, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 14964808 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 14964809 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 14972873 +Santander Consumer USA Inc., P.O. Box 560284, Dallas Tx 75356-0284  
 14996823 +Township of N. Fayette/West Allegheny School Dist., Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14964812 +West Allegheny School District, c/o Thomas Falcioni, Tax Collector, 400 North Branch Road, Oakdale, PA 15071-3646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 09 2019 03:24:00 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 14964794 +E-mail/Text: ally@ebn.phinsolutions.com Jul 09 2019 03:22:59 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 14964793 +E-mail/Text: ally@ebn.phinsolutions.com Jul 09 2019 03:22:59 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901  
 14971904 E-mail/Text: ally@ebn.phinsolutions.com Jul 09 2019 03:22:59 Ally Financial, PO Box 130424, Roseville MN 55113-0004  
 14964797 E-mail/Text: bankruptcy@cavps.com Jul 09 2019 03:23:44 Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285  
 14964798 +E-mail/Text: bankruptcy@cavps.com Jul 09 2019 03:23:44 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 14985964 +E-mail/Text: bankruptcy@cavps.com Jul 09 2019 03:23:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14964802 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 09 2019 03:49:51 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14964801 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 09 2019 03:48:23 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
 14964803 E-mail/Text: mrdiscen@discover.com Jul 09 2019 03:23:00 Discover Financial, Pob 15316, Wilmington, DE 19850  
 14969060 E-mail/Text: mrdiscen@discover.com Jul 09 2019 03:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14964804 +E-mail/Text: mrdiscen@discover.com Jul 09 2019 03:23:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 14964805 E-mail/Text: cio.bncmail@irs.gov Jul 09 2019 03:23:07 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 14996084 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 09 2019 03:48:25 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14964807 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 09 2019 03:23:25 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 14968842 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 09 2019 03:23:26 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946  
 14964811 +E-mail/Text: bankruptcy@sw-credit.com Jul 09 2019 03:23:33 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 14964810 +E-mail/Text: bankruptcy@sw-credit.com Jul 09 2019 03:23:33 Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958  
 14991344 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jul 09 2019 03:49:13 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citizens Bank Of Pennsylvania  
 cr PNC BANK NATIONAL ASSOCIATION  
 14983496 Citizens Bank of Pennsylvania

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jul 08, 2019

14964800\* Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Christina Joy Pross on behalf of Creditor Citizens Bank Of Pennsylvania cpross@mwm-law.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of North Fayette/West Allegheny School  
District jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluekle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Debtor William S. Duffett, Jr.  
julie.steidl@steidl-steinberg.com/courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trustee.wda.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8